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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/345,820	06/30/1999	LYNN Y. SHIMADA	13065.36.1.1	1703

7590 06/18/2002

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EXAMINER

BASHORE, ALAIN L

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 06/18/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

## Interview Summary

Application No.

09/345,820

Applicant(s)

SHIMADA, LYNN Y.

Examiner

Alain L. Bashore

Art Unit

3624

All participants (applicant, applicant's representative, PTO personnel):

(1) Alain L. Bashore.

(3) \_\_\_\_\_.

(2) Mr. Krieger.

(4) \_\_\_\_\_.

Date of Interview: 07 June 2002.

Type: a) ☒ Telephonic b) ☐ Video Conference  
c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.

If Yes, brief description: \_\_\_\_\_.

Claim(s) discussed: 1 and 9.

Identification of prior art discussed: in general.

Agreement with respect to the claims f) ☐ was reached. g) ☐ was not reached. h) ☒ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: the proposed amendment further defining the invention will require further search and consideration (see attached proposed amendment, version with markings).

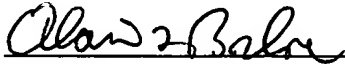
(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

i) ☒ It is not necessary for applicant to provide a separate record of the substance of the interview (if box is checked).

Unless the paragraph above has been checked, THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

  
VINCENT MILLIN  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

  
Examiner's signature, if required

## Summary of Record of Interview Requirements

### Manual of Patent Examining Procedure (MPEP), Section 713.04, Substance of Interview Must be Made of Record

A complete written statement as to the substance of any face-to-face, video conference, or telephone interview with regard to an application must be made of record in the application whether or not an agreement with the examiner was reached at the interview.

#### Title 37 Code of Federal Regulations (CFR) § 1.133 Interviews

##### Paragraph (b)

In every instance where reconsideration is requested in view of an interview with an examiner, a complete written statement of the reasons presented at the interview as warranting favorable action must be filed by the applicant. An interview does not remove the necessity for reply to Office action as specified in §§ 1.111, 1.135. (35 U.S.C. 132)

#### 37 CFR §1.2 Business to be transacted in writing.

All business with the Patent or Trademark Office should be transacted in writing. The personal attendance of applicants or their attorneys or agents at the Patent and Trademark Office is unnecessary. The action of the Patent and Trademark Office will be based exclusively on the written record in the Office. No attention will be paid to any alleged oral promise, stipulation, or understanding in relation to which there is disagreement or doubt.

The action of the Patent and Trademark Office cannot be based exclusively on the written record in the Office if that record is itself incomplete through the failure to record the substance of interviews.

It is the responsibility of the applicant or the attorney or agent to make the substance of an interview of record in the application file, unless the examiner indicates he or she will do so. It is the examiner's responsibility to see that such a record is made and to correct material inaccuracies which bear directly on the question of patentability.

Examiners must complete an Interview Summary Form for each interview held where a matter of substance has been discussed during the interview by checking the appropriate boxes and filling in the blanks. Discussions regarding only procedural matters, directed solely to restriction requirements for which interview recordation is otherwise provided for in Section 812.01 of the Manual of Patent Examining Procedure, or pointing out typographical errors or unreadable script in Office actions or the like, are excluded from the interview recordation procedures below. Where the substance of an interview is completely recorded in an Examiners Amendment, no separate Interview Summary Record is required.

The Interview Summary Form shall be given an appropriate Paper No., placed in the right hand portion of the file, and listed on the "Contents" section of the file wrapper. In a personal interview, a duplicate of the Form is given to the applicant (or attorney or agent) at the conclusion of the interview. In the case of a telephone or video-conference interview, the copy is mailed to the applicant's correspondence address either with or prior to the next official communication. If additional correspondence from the examiner is not likely before an allowance or if other circumstances dictate, the Form should be mailed promptly after the interview rather than with the next official communication.

The Form provides for recordation of the following information:

- Application Number (Series Code and Serial Number)
- Name of applicant
- Name of examiner
- Date of interview
- Type of interview (telephonic, video-conference, or personal)
- Name of participant(s) (applicant, attorney or agent, examiner, other PTO personnel, etc.)
- An indication whether or not an exhibit was shown or a demonstration conducted
- An identification of the specific prior art discussed
- An indication whether an agreement was reached and if so, a description of the general nature of the agreement (may be by attachment of a copy of amendments or claims agreed as being allowable). Note: Agreement as to allowability is tentative and does not restrict further action by the examiner to the contrary.
- The signature of the examiner who conducted the interview (if Form is not an attachment to a signed Office action)

It is desirable that the examiner orally remind the applicant of his or her obligation to record the substance of the interview of each case unless both applicant and examiner agree that the examiner will record same. Where the examiner agrees to record the substance of the interview, or when it is adequately recorded on the Form or in an attachment to the Form, the examiner should check the appropriate box at the bottom of the Form which informs the applicant that the submission of a separate record of the substance of the interview as a supplement to the Form is not required.

It should be noted, however, that the Interview Summary Form will not normally be considered a complete and proper recordation of the interview unless it includes, or is supplemented by the applicant or the examiner to include, all of the applicable items required below concerning the substance of the interview.

A complete and proper recordation of the substance of any interview should include at least the following applicable items:

- 1) A brief description of the nature of any exhibit shown or any demonstration conducted,
- 2) an identification of the claims discussed,
- 3) an identification of the specific prior art discussed,
- 4) an identification of the principal proposed amendments of a substantive nature discussed, unless these are already described on the Interview Summary Form completed by the Examiner,
- 5) a brief identification of the general thrust of the principal arguments presented to the examiner,  
(The identification of arguments need not be lengthy or elaborate. A verbatim or highly detailed description of the arguments is not required. The identification of the arguments is sufficient if the general nature or thrust of the principal arguments made to the examiner can be understood in the context of the application file. Of course, the applicant may desire to emphasize and fully describe those arguments which he or she feels were or might be persuasive to the examiner.)
- 6) a general indication of any other pertinent matters discussed, and
- 7) if appropriate, the general results or outcome of the interview unless already described in the Interview Summary Form completed by the examiner.

Examiners are expected to carefully review the applicant's record of the substance of an interview. If the record is not complete and accurate, the examiner will give the applicant an extendable one month time period to correct the record.

#### Examiner to Check for Accuracy

If the claims are allowable for other reasons of record, the examiner should send a letter setting forth the examiner's version of the statement attributed to him or her. If the record is complete and accurate, the examiner should place the indication, "Interview Record OK" on the paper recording the substance of the interview along with the date and the examiner's initials.

VERSION WITH MARKINGS TO SHOW CHANGES MADE

1. ~~(Amended)~~ A method for allowing a customer to electronically ~~determining~~determine, in an electronic payment system, which of a plurality of payment methods is to be employed for ~~at least one~~a vendor to be paid, said method comprising the steps of:

- a) ~~receiving from a user~~obtaining at least one vendor identifier for each of said at least one vendors;
  - b) consulting a vendor database for a vendor database identifier corresponding to said vendor identifier;
  - c) ~~when said vendor database includes said vendor identifier, retrieving a preferred payment method identifier corresponding to said vendor database identifier as stored in said vendor database; when said vendor database does not include a match of~~includes said vendor identifier, ~~from said preferred payment method identifier indicating a preferred method of payment for said vendor;~~
  - d) phonetically matching said vendor identifier ~~phonetically matching~~ to said vendor database identifier as stored in said vendor database and retrieving said preferred payment method identifier; and when said vendor database does not include a match of said vendor identifier;
  - e) presenting to said ~~user~~customer said vendor database identifier in a list corresponding to said preferred payment method identifier;
- ~~wherein said method is substantially performed and controlled by the~~ and
- ~~performing and executing said method substantially on said customer's computer system of said user.~~

~~2. (Amended)~~ , thus eliminating the need for an invoice collection and payment intermediary.

2. The method as recited in claim 1, wherein said step of ~~receiving~~obtaining from an ~~at least one~~a vendor identifier for each of said at least one vendors ~~step, further~~ comprises the step of receiving said at least one vendor identifier for each of said at least one vendors from an accounts payable database created and maintained by an accounting software application.

3. ~~(Amended)~~ The method as recited in claim 1, further comprising the step of defining said plurality of payment methods to include traditional check drafting and electronic payment methods.

4. ~~(Amended)~~ The method as recited in claim 1, wherein said step of presenting to said user said vendor database identifier in a list corresponding to said preferred payment method identifier further comprises the step of when one of said ~~at least one~~ vendors to be paid is proposed for payment using one of said plurality of payment methods, reassigning said one of said ~~at least one~~ vendors to another of said plurality of payment methods.

5. ~~(Amended)~~ The method as recited in claim 1, wherein said presenting to said ~~user~~customer said vendor database identifier in a list corresponding to said preferred payment

method identifier step further comprises the steps of:

- a) from an identifier of said ~~at least one vendors~~ supplied by said ~~user~~customer, referencing a database to determine which entries of said database correspond identically or most closely to said ~~at least one vendors~~ supplied by said ~~user~~customer;
- b) when said electronic payment system locates an exact match of said identifier of said ~~at least one vendor~~, presenting said ~~at least one vendor~~ in normal text to said ~~user~~customer for verification; and
- c) when said electronic payment system finds no exact match of said identifier of said ~~at least one vendor~~, selecting one of said ~~at least one vendors~~ as an approximation of said identifier designating said ~~one of said vendors~~.

6. ~~(Amended)~~ The method as recited in claim 5, wherein said step of selecting one of said at least one vendor as an approximation of said identifier step further comprising comprises the step of ~~when one of said at least one vendor is presented conspicuously from normal~~, allowing said user to evaluate said approximation to determine if said approximation of said identifier accurately reflects said one of said at least one vendor desired by said user when one of said at least one vendor is presented conspicuously from normal.

7. ~~(Amended)~~ The method as recited in claim 1, further comprising the step of receiving a list of said ~~at least one vendors~~ as output from an accounting software application independent from said electronic payment system.

~~8. A remittance delivery system, comprising:~~  
~~a remittance preference database storing information pertaining to at least one remittance recipient;~~  
~~a translation engine for receiving preferred payment information data and remittance data and translating and formatting said remittance data into one preferred formats; and~~  
~~a remittance generating engine that receives said and forwards said formatted remittance data to said at least one remittance recipient based on the information stored in said remittance preference database.~~

9. A method for allowing a customer to electronically determine which of a plurality of payment methods is to be used to pay a vendor, and to transmit remittance data paying a vendor and transmitting remittance data, each using an electronic system, said method comprising the steps of:

- a) ~~receiving~~obtaining an outstanding invoice from ~~at least one~~ vendor;
- b) processing said invoice through a computerized accounting application program to output accounts payable check data;
- c) assigning said ~~at least one vendor~~ a vendor identifier;  
~~based upon said accounts payable check data;~~
- d) determining whether to pay said vendor by paper check or electronically by consulting a vendor database for a vendor database identifier corresponding to said vendor identifier, said step of determining based upon said accounts payable check data;

- c) retrieving a preferred payment method identifier when said vendor database includes said vendor identifier, retrieving a preferred said payment method identifier corresponding to said vendor database identifier as stored in said vendor database;

~~when said vendor database does not include a match of~~

- ~~f) phonetically matching said vendor identifier, from said vendor identifier, phonetically matching to said vendor database identifier as stored in said vendor database and subsequently retrieving said preferred payment method identifier, said step of phonetically matching occurring when said vendor database does not include a match of said vendor identifier;~~

- g) presenting to said ~~user~~customer said vendor database identifier in a list corresponding to said preferred payment method identifier;
- h) paying said vendor according to said preferred payment method identifier;
- i) storing, in a remittance preference database, remittance data pertaining to at least one remittance recipient;
- j) translating and formatting, via a translation engine, said remittance data into one of a plurality of preferred formats; ~~and~~
- k) forwarding, via a remittance generating engine, said formatted remittance data received from said translation engine to said at least one remittance recipient based on the information stored in said remittance preference database;

~~wherein said method is substantially performed and controlled by the~~ and

- l) performing and executing said method substantially on said customer's computer system of said user, thus eliminating the need for an invoice collection and payment intermediary.

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